

Certificate Number: 14912-NJ-DE-030737745

Bankruptcy Case Number: 17-35590



14912-NJ-DE-030737745

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on March 18, 2018, at 11:10 o'clock PM EDT, Joseph Nittoso completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: March 18, 2018 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor